

Residential	40% LTV	50% LTV	60% LTV	65% LTV	70% LTV
1st Charge			0.83%	0.85%	0.90%
2nd Charge	0.75%	0.79%	0.85%	0.89%	0.95%

Heavy Refurbishment	40% LTV	50% LTV	60% LTV	65% LTV	70% LTV
1st Charge	0.80%	0.85%	0.89%	0.95%	
2nd Charge	0.99%				

Semi-Commercial	50% LTV	60% LTV	65% LTV
1st Charge	0.85%	0.90%	
2nd Charge	0.95%		

Commercial	55% LTV	65% LTV
1st Charge	0.85%	0.95%

Product Terms

Loan Term

From 3 - 24 months

Loan Size

Minimum £100,000

Maximum £10,000,000

Loans below £100,000 can be considered on a case by case basis

Facility Fee

2%

Location

England & Wales

Eligible Borrowers

Up to 85 years

Loan Purpose

Residential

- Buy-to-let purchase
- Auction purchase
- Capital raising on an investment property
- Light refurbishment on investment property
- Capital raising for business use on owner occupied property

Heavy Refurbishment

- Extensions
- Structural works
- Commercial conversions to residential
- Basement digs
- Barn conversions
- Completing a development project

Semi Commercial & Commercial

- Property purchase
- Light refurbishment
- Capital raise
- Time sensitive transactions